# UNITED STATES DISTRICT COURT EASTERN DISTRICT OF MICHIGAN

Linda Tilley, v.	Plaintiff,	: : : Civil Action No.: : :
Ally Financial, Inc.,		: : DEMAND FOR JURY TRIAI :
	Defendant.	: :

#### **COMPLAINT & JURY DEMAND**

For this Complaint, Plaintiff, Linda Tilley, by undersigned counsel, states as follows:

### **JURISDICTION**

- 1. This action arises out of Defendant's repeated violations of the Telephone Consumer Protection Act 47 U.S.C. § 227, *et seq.* (the "TCPA").
- 2. Venue is proper in this District pursuant to 28 U.S.C. § 1391(b), in that Defendant transacts business in this District and a substantial portion of the acts giving rise to this action occurred in this District.

#### **PARTIES**

- 3. Plaintiff, Linda Tilley ("Plaintiff"), is an adult individual residing in Castor, Louisiana, and is a "person" as defined by 47 U.S.C. § 153(39).
- 4. Defendant Ally Financial, Inc. ("Ally"), is a Michigan business entity with an address of 200 Renaissance Center, Detroit, Michigan 48265-2000, and is a "person" as defined by 47 U.S.C. § 153(39).

#### **FACTS**

- 5. Within the last year, Ally began placing calls to Plaintiff's cellular telephone, number 318-xxx-9822, using an automatic telephone dialing system ("ATDS").
- 6. When Plaintiff answered calls from Ally, she heard silence and had to wait on the line before she was connected to the next available representative.
- 7. On or about June 8, 2016, Plaintiff spoke with a live representative and requested that all calls to her cease.
- 8. Nevertheless, Defendant continued to place automated calls to Plaintiff's cellular telephone number.

## COUNT I VIOLATIONS OF THE TCPA – 47 U.S.C. § 227, et seq.

- 9. Plaintiff incorporates by reference all of the above paragraphs of this Complaint as though fully stated herein.
- 10. At all times mentioned herein, Defendant called Plaintiff's cellular telephone number using an ATDS or predictive dialer.
- 11. In expanding on the prohibitions of the TCPA, the Federal Communications

  Commission ("FCC") defines a predictive dialer as "a dialing system that automatically dials

  consumers' telephone numbers in a manner that "predicts" the time when a consumer will

  answer the phone and a [representative] will be available to take the call..."2003 TCPA Order,

  18 FCC 36 Rcd 14022. The FCC explains that if a representative is not "free to take a call that

  has been placed by a predictive dialer, the consumer answers the phone only to hear 'dead air' or

  a dial tone, causing frustration." *Id.* In addition, the TCPA places prohibitions on companies that

  "abandon" calls by setting "the predictive dialers to ring for a very short period of time before

disconnecting the call; in such cases, the predictive dialer does not record the call as having been abandoned." *Id*.

- 12. Defendant's telephone system(s) have some earmarks of a predictive dialer.
- 13. When Plaintiff answered calls from Defendant, she heard silence before Defendant's telephone system would connect her to the next available representative.
- 14. Defendant's predictive dialers have the capacity to store or produce telephone numbers to be called, using a random or sequential number generator.
- 15. Defendant placed automated calls to Plaintiff's cellular telephone number despite knowing that it lacked consent to do so. As such, each call placed to Plaintiff was made in knowing and/or willful violation of the TCPA, and subject to treble damages pursuant to 47 U.S.C. § 227(b)(3)(C).
- 16. The telephone number called by Defendant was assigned to a cellular telephone service for which Plaintiff incurs charges pursuant to 47 U.S.C. § 227(b)(1).
- 17. Plaintiff was annoyed, harassed and inconvenienced by Defendant's continued calls.
- 18. The calls from Defendant to Plaintiff were not placed for "emergency purposes" as defined by 47 U.S.C. § 227(b)(1)(A)(i).
- 19. Plaintiff is entitled to an award of \$500.00 in statutory damages for each call in violation of the TCPA pursuant to 47 U.S.C. § 227(b)(3)(B).
- 20. Plaintiff is entitled to an award of treble damages in an amount up to \$1,500.00 pursuant to 47 U.S.C. § 227(b)(3)(B) and 47 U.S.C. § 227(b)(3)(C).

#### PRAYER FOR RELIEF

**WHEREFORE**, Plaintiff prays that judgment be entered against Defendant:

- 1. Statutory damages of \$500.00 for each violation determined to be negligent pursuant to 47 U.S.C. § 227(b)(3)(B);
- 2. Treble damages for each violation determined to be willful and/or knowing pursuant to 47 U.S.C. § 227(b)(3)(C); and
- 3. Such other and further relief as may be just and proper.

#### TRIAL BY JURY DEMANDED ON ALL COUNTS

Dated: November 15, 2016

Respectfully submitted,

By: /s/ Sergei Lemberg, Esq.
Attorney for Plaintiff Linda Tilley LEMBERG LAW, L.L.C.
43 Danbury Road, 3rd Floor Wilton, CT 06897

Telephone: (203) 653-2250 Facsimile: (888) 953-6237

Email: slemberg@lemberglaw.com